

SERFF Tracking Number:	AAAM-125790329	State:	Arkansas
Filing Company:	Auto Club Family Insurance Company	State Tracking Number:	## \$25
Company Tracking Number:	AR080828XXMXX090		
TOI:	04.0 Homeowners	Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Product Name:	HomeOwners		
Project Name/Number:	/AR080828XXMXX090		

## Filing at a Glance

Company: Auto Club Family Insurance Company

Product Name: HomeOwners

SERFF Tr Num: AAAM-125790329 State: Arkansas

TOI: 04.0 Homeowners

SERFF Status: Closed

State Tr Num: ## \$25

Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Co Tr Num: AR080828XXMXX090

State Status: Fees verified

Filing Type: Rule

Co Status:

Reviewer(s): Becky Harrington,  
Betty Montesi, Brittany Yielding

Authors: Katina Arras, Dan  
Wightman

Disposition Date: 08/29/2008

Date Submitted: 08/28/2008

Disposition Status: Filed

Effective Date Requested (New): 11/15/2008

Effective Date (New): 11/15/2008

Effective Date Requested (Renewal): 11/15/2008

Effective Date (Renewal):  
11/15/2008

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number: AR080828XXMXX090

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 08/29/2008

State Status Changed: 08/29/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Homeowners Rule revision.

## Company and Contact

### Filing Contact Information

<i>SERFF Tracking Number:</i>	<i>AAAM-125790329</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>/AR080828XXMXX090</i>		

Katina Arras,	kaaras@aaamissouri.com
12901 North Forty Drive	(314) 523-7350 [Phone]
St. Louis, MO 63141	(314) 523-6940[FAX]

**Filing Company Information**

Auto Club Family Insurance Company	CoCode: 27235	State of Domicile: Missouri
12901 North Forty Drive	Group Code:	Company Type:
St. Louis, MO 63141	Group Name:	State ID Number:
(314) 523-7350 ext. 5233[Phone]	FEIN Number: 43-1453212	
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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0000623753	\$25.00	08/27/2008
	\$0.00	

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Becky Harrington	08/29/2008	08/29/2008

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## Disposition

Disposition Date: 08/29/2008

Effective Date (New): 11/15/2008

Effective Date (Renewal): 11/15/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AAAM-125790329 State: Arkansas

Filing Company: Auto Club Family Insurance Company State Tracking Number: #? \$25

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TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations

Product Name: HomeOwners

Project Name/Number: /AR080828XXMXX090

Item Type	Item Name	Item Status	Public Access
Supporting Document	HPCS-Homeowners Premium Comparison Survey		Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty		Yes
Supporting Document	EXPLANATORY MEMORANDUM	Filed	Yes
Rate	DWELLING AGE	Filed	No
Rate	PROHIBITED LIST	Filed	No
Rate	CATASTROPHE PROCEDURES	Filed	No
Rate	THEFT COVERAGE - INCREASED LIMIT (CO 00 13)	Filed	Yes
Rate	LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS CHART	Filed	Yes

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## Rate Information

Rate data does NOT apply to filing.

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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	THEFT COVERAGE - RULE 35.5F INCREASED LIMIT (CO 00 13)		Replacement	AR051222XRMXT088 AR 35.5F VERS111508.pdf
Filed	LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS CHART		Withdrawn	A000929XRMXT047 LIMITS OF LIABILITY.pdf



ARKANSAS  
HOMEOWNERS  
RULES MANUAL

SECTION 35  
OPTIONAL LIMITS  
AND COVERAGES  
RULE 35.5F  
DATE: 11-15-2008

**RULE 35.5F - THEFT COVERAGE - INCREASED LIMIT (CO 00 13)**

*Applies to: Premier - NO, Premier Plus - NO, Premier Select - YES,  
Premier Condo - NO, Premier Renters - NO*

The limit of coverage for theft, including attempted theft and loss of property from a known place when it is likely that the property has been stolen, is limited to \$2,500 in the policy. This limit may be increased to a maximum of \$20,000. The limits of coverage available and the additional premiums are as follows:

<u>Coverage Limit</u>	<u>Premium</u>
\$ 5,000	\$ 33
7,500	64
10,000	93
12,500	120
15,000	145
17,500	170
20,000	195

Endorsement CO 00 13 Theft Coverage - Increased Limit will be attached to the policy.



WITHDRAWN

The limits of liability required under the policies are as follows:

<u>Coverage</u>	<u>Premier</u>	<u>Premier Plus</u>	<u>Premier Select</u>	<u>Premier Condo</u>	<u>Premier Renters</u>
<u>Section I - Property Coverages</u>					
A. Dwelling Minimum Limits					
Primary Residence	SEE MINIMUM LIMITS RULE*	SEE MINIMUM LIMITS RULE*	SEE MINIMUM LIMITS RULE*	\$5,000	N/C
Secondary and Seasonal Residence				\$5,000	N/C

The coverage for Premier Condo Policy may be increased (see Rule 35.1A).

\*See Underwriting Rule 05.1G

<u>Coverage</u>	<u>Premier</u>	<u>Premier Plus</u>	<u>Premier Select</u>	<u>Premier Condo</u>	<u>Premier Renters</u>
B. Other Structures	10% of A	10% of A	10% of A	N/C	N/C
May be increased on a specific structure (see Rule 35.2).					
C. Personal Property	60% of A	75% of A	60% of A	\$25,000	\$25,000

The coverages for Premier, Premier Plus and Premier Select may be increased (see Rule 35.3A).

<u>Coverage</u>	<u>Premier Premier</u>	<u>Premier Plus</u>	<u>Premier Select</u>	<u>Premier Condo</u>	<u>Renters</u>
<u>Special Limits of Liability **</u>					
1) Money, bank notes, coins	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200
2) Securities, accounts, deeds	1,000	1,000	1,000	1,000	1,000
3) Watercraft and equipment	1,000	1,000	1,000	1,000	1,000
4) Trailers not used with watercraft	1,000	1,000	1,000	1,000	1,000
5a) Jewelry and furs (theft)	1,000	1,000	1,000	1,000	1,000
5b) Jewelry and furs (misplaced or lost)	N/C	1,000	N/C	N/C	N/C
6a) Firearms (theft)	2,000	2,000	2,000	2,000	2,000
6b) Firearms (misplaced or lost)	N/C	2,000	N/C	N/C	N/C
7a) Silverware and goldware (theft)	2,500	2,500	N/C	N/C	2,500
7b) Silverware and goldware (misplaced or lost)	N/C	2,500	N/C	N/C	N/C
8) Property used in business (on premises)	2,500	2,500	2,500	2,500	2,500
9) Property used in business (off premises)	250	250	250	250	250
10) Electronic Apparatus	1,000	1,000	1,000	1,000	1,000

\*\* May be increased (see Rule 35.3D).  
N/C - No Coverage

<u>Coverage</u>	<u>Premier</u>	<u>Premier Plus</u>	<u>Premier Select</u>	<u>Premier Condo</u>	<u>Premier Renters</u>
D. Loss of Use	Actual loss Sustained	Actual loss Sustained	Actual loss Sustained	Actual loss Sustained	Actual loss Sustained

Section II - Liability

E. Personal Liability	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Limit is per each occurrence. This coverage may be increased (see Rule 35.7).					
F. Medical Payments to	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Limit is per person. This coverage may be increased (see Rule 35.8).					

Eff. 12-15-2000

AID/P&C OCT 02 2000

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## Supporting Document Schedules

<b>Satisfied -Name:</b>	EXPLANATORY MEMORANDUM	<b>Review Status:</b>	
<b>Comments:</b>		Filed	08/29/2008
<b>Attachment:</b>	Explanatory Memorandum.pdf		

**ARKANSAS  
AUTO CLUB FAMILY INSURANCE COMPANY  
FILING# AAAM-125790329  
EXPLANATORY MEMORANDUM**

This filing reflects a change in Homeowners rules, which reflects no rate change.

The following changes have been made in our Rules Manual.

1. Rule 05.1A – Dwelling Age  
Item 1. has been revised to show 30 years old or less instead of 20 years or less for our Premier Plus Homeowners Policy.  
  
Item 2. has been revised to show there is no dwelling age requirement for Premier Homeowner Policies but homes over 50 years old must have updates to wiring, plumbing, heating and air conditioning, and roof within last 20 years.  
  
Item 4. has been revised to show 60 years instead of 40 years old or less for our Premier Condominium Owners Policy.  
  
Item 5. has been revised to show no dwelling age requirement instead of 40 years old or less for our Premier Renters Policy.  
  
This replaces Rule 05.1A, dated 04-01-2006.
2. Rule 05.2 – Prohibited List  
Item 8. asbestos has been added.  
  
This replaces Rule 05.2, dated 04-01-2006.
3. Rule 05.5 – Catastrophe Procedures  
This rule has been revised to update our catastrophe procedures.  
  
This replaces Rule 05.5, dated 12-15-2000.
4. Rule 35.5F – Theft Coverage – Increased Limit (CO 00 13)  
This rule has been revised to change the spelling of “know” to “known”.  
  
This replaces Rule 35.5F, dated 04-01-2006.
5. Limit of Liability And Coverage Relationships Chart  
This chart, which was originally found directly after Rule 50.1 in our manual, is being withdrawn with this filing. The information contained on this chart is in Rule 20.3.  
  
This chart was last dated 12-15-2000.